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IN THE CLAIMS:

Please amend claim 38 as shown in the attached sheet(s).

REPLACEMENT CLAIMS

Please substitute the following claims for the pending claims with the same number.

38. (Amended) A computer implemented incentive program for encouraging certain participant actions, the program comprising:

- a plurality of participants;

- a participant ID associated with each participant;

- a redemption rate associated with each participant ID;

- a first reward program under which participants may earn points for certain actions wherein a point total is associated with each participant;

- a second reward program through which the redemption rate associated with a particular participant is adjusted in response to certain action by that participant; and

- wherein the redemption rate associated with each participant ID determines a value of the point total associated with that participant pursuant to the first reward program.